

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

PHELAN HALLINAN DIAMOND & JONES, PC  
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856-813-5500  
Attorneys for QUICKEN LOANS INC.

In Re:

NOELIA CHAHALIS A/K/A NOELIA N. CHAHALIS



Order Filed on April 17, 2019  
by Clerk

Case No: 18-22969 - RG U.S. Bankruptcy Court  
District of New Jersey

Hearing Date: December 5, 2018

Judge: ROSEMARY GAMBARDELLA

Recommended Local Form: ☒ Followed ☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) and two (2) is hereby **ORDERED**.

**DATED: April 17, 2019**

A handwritten signature in black ink, reading "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant: QUICKEN LOANS INC.  
Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC  
Debtor's Counsel: RUSSELL L. LOW, Esquire  
Property Involved ("Collateral"): 105 SIGNAL HILL TRAIL, SPARTA, NJ 07871-2548

Relief sought: ☒ Motion for relief from the automatic stay  
☐ Motion to dismiss  
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. The Debtor to obtain a Loan Modification. The Loan Modification must be approved no later **than January 23, 2019 or as extended by the Court** to cure all arrears.
2. If Debtor fails to obtain a Loan Modification by **January 23, 2019 or as extended by the Court, QUICKEN LOANS INC.,** the Secured Creditor, may re-file the Motion for Relief from the Automatic Stay to pursue the entire post-petition deficiency owed to Secured Creditor.
3. Beginning on **12/01/2018**, regular monthly mortgage and/or adequate protection payments shall continue to be made to Secured Creditor.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Noelia N. Chahalís  
Debtor

Case No. 18-22969-RG  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2019.

db +Noelia N. Chahalís, 105 Signal Hill Tr., Sparta, NJ 07871-2548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 19, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Kevin Gordon McDonald on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Nicholas V. Rogers on behalf of Creditor QUICKEN LOANS INC. nj.bkecf@fedphe.com  
Russell L. Low on behalf of Debtor Noelia N. Chahalís rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6